

HMO BASE RATES AS OF APRIL 1, 2009⁽¹⁾

Commissioner Burnes, through Division staff, requested additional information from each of the HMOs that filed for rate increases in their small group and large group plans on April 1, 2009. The Division informed the HMOS in a letter dated April 6, 2009, that such additional information is necessary in order to determine whether the benefits provided under these plans are reasonable in relation to the rates charged, as required under M.G.L. c. 176G, Sec. 16.

BCBS OF MA ⁽²⁾			HARVARD ⁽³⁾		NEIGHBORHOOD ⁽⁴⁾		TUFTS ⁽⁵⁾	
PLAN NAME	ENHANCED VALUE	VALUE PLUS	W6	W5	CARE 10	CARE CLASSIC	PLAN 1	PLAN 2
SMALL GROUP PMPM								
April-08	\$348.57	\$381.52	\$400.82	\$430.71	\$413.06	\$439.48	\$385.90	\$380.94
April-09	\$397.44	\$439.93	\$437.73	\$483.30	\$461.98	\$491.53	\$420.24	\$414.29
% INCREASE	14.0%	15.3%	9.2%	12.2%	11.8%	11.8%	8.9%	8.8%
PLAN NAME	NEW ENG. ENHANCED VALUE	NEW ENG. VALUE PLUS	W6	W5	CARE 10	CARE CLASSIC	PLAN 1	PLAN 2
LARGE GROUP PMPM								
April-08	\$331.83	\$363.76	\$380.17	\$406.31	\$396.62	\$434.72	\$382.49	\$381.55
April-09	\$364.55	\$399.67	\$425.24	\$446.23	\$443.59	\$486.21	\$414.31	\$412.80
% INCREASE	9.9%	9.9%	11.9%	9.8%	11.8%	11.8%	8.3%	8.2%
SMALL/LGE @ Apr. '08	105.0%	104.9%	105.4%	106.0%	104.1%	101.1%	100.9%	99.8%
SMALL/LGE @ Apr. '09	109.0%	110.1%	102.9%	108.3%	104.1%	101.1%	101.4%	100.4%

(1) Derived from reports sent by licensed HMOs to the DOI as of the first day of each calendar quarter per 211 CMR 43.08.

(2) From BCBSMA HMO Blue, Inc.'s filing, it appears that the benefits in the small group and large group plans are the same, but they may be different.

(3) According to Harvard Pilgrim Health Care, Inc.'s filing, the benefits in the small and large group plans are identical.

(4) According to Neighborhood Health Plan, Inc.'s filing, the benefits in the small and large group plans are identical.

(5) According to Tufts Associated HMO, Inc.'s filing, the large group plans include richer benefits than are in the reported small group plans.

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CONNECTICARE ⁽⁶⁾		FALLON ⁽⁷⁾		HEALTH NEW ENGLAND ⁽⁸⁾		
PLAN NAME	MAP	PLAN 1	PLAN 2	OPTION 7H	OPTION 4	OPTON 7M
SMALL GROUP PMPM						
April-08	\$332.83	\$372.95	\$315.49	\$394.77	\$407.40	\$381.38
April-09	\$366.94	\$421.52	\$358.23	\$418.08	\$431.76	\$403.57
% INCREASE	10.2%	13.0%	13.5%	5.9%	6.0%	5.8%
LARGE GROUP PMPM						
April-08	\$353.48	NA	NA	\$352.50	\$363.72	\$340.60
April-09	\$395.46	NA	NA	\$374.73	\$386.95	\$361.77
% INCREASE	11.9%	NA	NA	6.3%	6.4%	6.2%
SMALL/LGE @ Apr. '08	94.2%	NA	NA	112.0%	112.0%	112.0%
SMALL/LGE @ Apr. '09	92.8%	NA	NA	111.6%	111.6%	111.6%

(1) Derived from reports sent by licensed HMOs to the DOI as of the first day of each calendar quarter per 211 CMR 43.08.

(6) Per ConnectiCare of Massachusetts, Inc.'s filing, the large group plans include richer benefits than are in the reported small group plans.

(7) Fallon Community Health Plan, Inc.'s large group PMPMs are not reported; there was not enough information to compare 4/08 and 4/09 rates.

(8) According to Health New England, Inc.'s filing, there were only minor benefit differences between the small and large group plans.